

One of the key findings of the 9/11 Commission was the need to ensure that first responders can communicate with each other, especially during emergencies. Nine years after the attack on our homeland exposed communications failings, we still must do more to support our first responders.

I am pleased that New Jersey is receiving [\\$39.6 million in federal funding](#) from the American Recovery and Reinvestment Act (ARRA) to create an interoperable wireless public safety broadband network that will improve first responders communications during an emergency. Earlier this year, I joined a number of members of the New Jersey Congressional Delegation in support of funding, which is expected to improve coordination between 51 public safety agencies and 30,000 public safety users, including those in Middlesex County.

This is another example of New Jersey benefiting from investments we made when we enacted the Recovery Act. This funding will create jobs to set up this network and help keep our communities safe.

### **New Consumer Protections: Overdraft Policies**

Consumers should be protected from deceptive practices and be provided with sufficient information to make informed decisions about their bank's overdraft coverage policies. In Congress, I have cosponsored the Overdraft Protection Act, which would prohibit depository institutions from engaging in unfair practices in connection with overdraft coverage and require a consumer's consent for overdraft protection.

Although the Overdraft Protection Act is not law, I am pleased to report that the Federal Reserve has taken action, enacting new rules to help consumers. The rules, which went into effect on August 15, require banks to disclose their overdraft policy and prohibit banks from charging overdraft fees on ATM and debit card transactions, unless a consumer specifically chooses the overdraft service. You can learn more about these new rules [here](#).

### **Bolstering Border Security**

I hear from a number of constituents who rightly are concerned about the security situation along our borders. I share those concerns, and recently supported bipartisan Congressional

action to support ongoing security efforts. Earlier this month, Congress passed and the President signed into law emergency legislation that will provide \$176 million for 1,000 additional Border Patrol agents to be deployed along the southwest border and \$68 million to hire 250 new Customs and Border Protection officers at ports of entry along the border. The law also provides funding for Immigration and Customs Enforcement to hire more than 250 special agents, investigators, intelligence analysts, and mission support staff to investigate and reduce narcotics smuggling and associated violence.

Ultimately, we need to address the many parts of immigration reform, but our immediate priority must be to secure our borders. This new Congressional action, which does not add to the deficit, provides vital new tools and resources to support those patrolling the border.